

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Clarence Danny Tarvin
Debtor

Case No. 19-01087-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 23, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2022:

Recip ID	Recipient Name and Address
db	#+ Clarence Danny Tarvin, 1432 Clover Rd., Long Pond, PA 18334-7879
cr	+ EMVLP II LLC, c/o Moss & Barnett, 150 South Fifth Street, Suite 1200, Attn: Sarah E. Doerr, Esq., Minneapolis, MN 55402-4138
5473124	+ EMVLP II LLC, c/o Moss & Barnett, Attn: Sarah E. Doerr, Esq., 150 South Fifth Street, Suite 1200, Minneapolis, MN 55402-4129
5473125	+ EMVLP II LLC, c/o Moss & Barnett, Attn: Sarah E. Doerr, Esq., 150 South Fifth Street, Suite 1200, Minneapolis, MN 55402 EMVLP II LLC 55402-4129
5174043	+ Emerald Lakes Association, 1112 Glade Dr. S., Long Pond, PA 18334-7904

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Aug 23 2022 22:38:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Aug 23 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5174036	+ Email/PDF: bncnotices@becket-lee.com	Aug 23 2022 18:37:19	American Express, PO Box 981537, El Paso, Texas 79998-1537
5199091	Email/PDF: bncnotices@becket-lee.com	Aug 23 2022 18:37:31	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5174037	+ EDI: BANKAMER.COM	Aug 23 2022 22:38:00	Bank of America, PO Box 982238, El Paso, Texas 79998-2238
5202401	EDI: BANKAMER.COM	Aug 23 2022 22:38:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5174038	+ EDI: BANKAMER.COM	Aug 23 2022 22:38:00	Bank of America, N.A., 4909 Savarese Circle, Tampa, Florida 33634-2413
5174039	+ EDI: CITICORP.COM	Aug 23 2022 22:38:00	CBNA, PO Box 6497, Sioux Falls, South Dakota 57117-6497
5174040	EDI: CITICORP.COM	Aug 23 2022 22:38:00	CBNA, 50 Northwest Point Rd., Elk Grove Village, Illinois 60007
5196598	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 23 2022 18:37:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
5203907	+ EDI: CITICORP.COM	Aug 23 2022 22:38:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5174042	EDI: DISCOVER.COM	Aug 23 2022 22:38:00	Discover Financial Services, PO Box 15316,

			Wilmington, Delaware 19850
5174041	+ EDI: DISCOVER.COM	Aug 23 2022 22:38:00	Discover Bank, 502 E. Market St., Greenwood, Delaware 19950-9700
5186235	+ EDI: DISCOVERPL	Aug 23 2022 22:38:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5174044	Email/Text: FMClaims@Firstmarkservices.com	Aug 23 2022 18:37:21	First Mark / Citizens, 121 S. 13th Street, Lincoln, Nebraska 68508
5174045	Email/Text: bankruptcy@avadynehealth.com	Aug 23 2022 18:37:00	H&R Accounts, 5320 22nd Ave., Moline, IL 61265
5174050	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 23 2022 18:37:00	State Farm Bank, One State Farm Plaza E-6, Bloomington, IL 61710
5180397	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 23 2022 18:37:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
5277280	Email/PDF: resurgentbknofications@resurgent.com	Aug 23 2022 18:37:26	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5277281	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 23 2022 18:37:20	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, Resurgent Capital Services 29603-0587
5174046	+ EDI: NAVIENTFKASMDOE.COM	Aug 23 2022 22:38:00	Navient, PO Box 9635, Wilkes Barre, Pennsylvania 18773-9635
5203879	EDI: NAVIENTFKASMDOE.COM	Aug 23 2022 22:38:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5174048	Email/Text: Bankruptcy.Notices@pnc.com	Aug 23 2022 18:37:00	PNC Bank, N.A., 1 Financial Pkwy., Kalamazoo, Michigan 49009
5202313	Email/Text: Bankruptcy.Notices@pnc.com	Aug 23 2022 18:37:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5174049	Email/Text: Bankruptcy.Notices@pnc.com	Aug 23 2022 18:37:00	PNC Mortgage, PO Box 8703, Dayton, Ohio 45401
5290359	EDI: PRA.COM	Aug 23 2022 22:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5290360	EDI: PRA.COM	Aug 23 2022 22:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5203527	EDI: PRA.COM	Aug 23 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5174051	+ EDI: RMSC.COM	Aug 23 2022 22:38:00	SYNCB Lowes, PO Box 965005, Orlando, Florida 32896-5005
5174441	+ EDI: RMSC.COM	Aug 23 2022 22:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5174052	+ EDI: BLUESTEM	Aug 23 2022 22:38:00	Web Bank Fingerhut, 6250 Ridgewood Rd., Saint Cloud, Minnesota 56303-0820

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785

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cr	*+	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5202938	*	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
5204022	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
5303348	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5305742	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5303349	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5305743	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5174047	##+	Patricia A. Tarvin, 1432 Clover Road, Long Pond, Pennsylvania 18334-7879

TOTAL: 0 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
Philip W. Stock	on behalf of Debtor 1 Clarence Danny Tarvin pwstock@ptd.net
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Clarence Danny Tarvin

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0668

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-01087-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Clarence Danny Tarvin

8/23/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.